

Exhibit A

P.O. Box 1940
Southgate, MI 48195-0940



244109363717

JEFFERSON CAPITAL SYSTEMS, LLC

16 McLeland Rd, St. Cloud, MN 56303

800-348-3381

Mon-Thurs 8am - 8pm

Fri 8am - 3pm

Central Time

33649/000000065/000016825

02/19/13



Sara B Eager
1267 Ecklund St NE
Grand Rapids, MI 49505-4325

Regarding: Debt Description : IMAGINE MASTERCARD
Original Account #: XXXXXXXXXXXXXXX0693
Your Current Creditor: JEFFERSON CAPITAL SYSTEMS LLC
JCS Reference Number: 0235098684
Amount Due: \$817.88

Dear Sara B Eager:

We are bringing to your attention the fact that the above referenced account still has an outstanding balance of \$817.88.

At this time, we hereby offer you an opportunity to negotiate a reasonable settlement for less than the outstanding balance. Payment plans will also be considered in connection with our offer.

Please call us toll-free at 800-348-3381 to take advantage of our free pay-by-phone service, or mail your payment in the envelope enclosed.

Sincerely,
Jefferson Capital Systems, LLC

**THIS COMMUNICATION IS FROM A DEBT COLLECTOR AND IS AN ATTEMPT TO COLLECT A DEBT.
ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.**

**SEE REVERSE SIDE FOR IMPORTANT INFORMATION
REGARDING YOUR RIGHTS UNDER LOCAL, STATE AND FEDERAL LAW.**

Please detach lower portion and return with your payment in the envelope provided.

Amount Due	Amount Enclosed
\$817.88	

02/19/13

Please make your check or money order payable to:
Jefferson Capital

Please include your JCS Reference number on the check

Sara B Eager
1267 Ecklund St NE
Grand Rapids, MI 49505-4325

Jefferson Capital Systems, LLC
PO Box 953185
St Louis, MO 63195-3185

☐ Change of Address? Please update on reverse side

0000000235098684

000817882

000817882

